

## PROFILE OF THRIFT AND LOAN ASSOCIATIONS

(In Millions of Dollars)

Period Ending	12/31/97	9/30/98	12/31/98	9/30/99
Number of Thrift and Loans	26	27	27	26
Loans & Leases (Net)*	5,668.7	6,777.0	7,342.2	8,842.8
Reserve for loans	107.8	117.7	131.4	152.0
Total Assets	6,968.0	8,437.0	9,069.4	10,464.1
Total Deposits	5,863.9	7,208.5	7,649.1	8,837.7
Total Equity Capital	698.6	774.1	817.9	955.6
Noncurrent Loans & Leases**	79.1	83.5	88.9	108.8
Total Past Due Loans & Leases***	167.8	170.0	174.8	225.4
Other Real Estate Owned****	27.6	21.9	16.0	19.6
Interest Earned	685.2	616.0	840.3	722.0
Interest Expense	322.4	291.6	400.4	344.6
Net Interest Income	362.8	324.4	440.0	377.4
Noninterest Income	134.0	128.0	155.7	68.4
Loan Loss Provision	68.7	44.8	65.0	74.8
Noninterest Expense	255.4	265.3	361.8	274.4
Net Income	104.2	86.8	103.2	59.0
Return on Assets#	1.50	1.37	1.14	0.75
Return on Equity#	14.92	14.94	12.62	8.23
Net Interest Margin#	5.21	5.13	4.85	4.81
Loans & Leases/Deposits	96.67	94.01	95.99	100.06
Loans & Leases/Assets	81.35	80.33	80.96	84.51
LLR/Total Loans	1.90	1.74	1.79	1.72
Equity Capital/Assets	10.03	9.18	9.02	9.13
Noncurrent Loans&Leases/Total Loans&Leases	1.40	1.23	1.21	1.23
Tot. Past Due Loans&Leases/Total Loans&Leases	2.96	2.51	2.38	2.55
Reserves for Loans/Noncurrent Loans&Leases	136.20	140.98	147.84	139.71

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate return